

**WHAT IS CLAIMED IS:**

1. A system for valuing financial asset services comprising:

a financial asset valuation component for determining a financial asset value by adding a total amount paid in the past and a total amount payable in the future by at least one debtor to at least one creditor in connection with a single financial account;

a servicing component for providing financial asset services by creating a service provider who is responsible for at least collection of a plurality of payments from the debtor and for making a plurality of payments to the creditor in connection with the single financial account; and

a financial asset service valuation component for determining a financial asset services value as a percentage of the financial asset value.

2. A system according to claim 1 further comprising:

a financial asset service agreement valuation component for determining a value of an agreement to perform financial asset services in exchange for the financial asset services value wherein a cost of providing financial asset services is subtracted from the financial asset services value.

3. A method for valuing financial asset services comprising the steps of:

determining a financial asset value by totaling an amount paid in the past and an amount payable in the future by at least one debtor to at least one creditor in connection with a single financial account;

creating a service provider who is responsible for at least collection of a plurality of payments from the debtor and for making a plurality of payments to the creditor; and

determining a financial asset services value as a percentage of the financial asset value.

4. A method for valuing a financial asset service agreement comprising the steps of:

1                   determining a financial asset value by totaling an amount paid in  
2     the past and an amount payable in the future by at least one debtor to at least  
3     one creditor in connection with a single financial account;

4                   creating a service provider who is responsible for at least  
5     collection of a plurality of payments from the debtor and for making a plurality  
6     of payments to the creditor;

7                   determining a financial asset services value as a percentage of  
8     the financial asset value;

9                   determining a value of an agreement to perform financial asset  
10    services in exchange for the financial asset services value wherein a cost of  
11    providing financial asset services is subtracted from the financial asset services  
12    value.

13           5.     The system for valuing financial asset services as claimed in  
14    claim 1 wherein said financial asset is a mortgage loan.

15           6.     The system for valuing a financial asset service agreement as  
16    claimed in claim 2 wherein said financial asset is a mortgage loan.

17           7.     The method for valuing financial asset services as claimed in  
18    claim 3 wherein said financial asset is a mortgage loan.

19           8.     The method for valuing a financial asset service agreement as  
20    claimed in claim 4 wherein said financial asset is a mortgage loan.

21           9.     The system for valuing financial asset services as claimed in  
22    claim 1 wherein said financial asset is a credit card account.

23           10.    The system for valuing a financial asset service agreement as  
24    claimed in claim 2 wherein said financial asset is a credit card account.

25           11.    The method for valuing financial asset services as claimed in  
26    claim 3 wherein said financial asset is a credit card account.

27           12.    The method for valuing a financial asset service agreement as  
28    claimed in claim 4 wherein said financial asset is a credit card account.

29           13.    The system for valuing financial asset services as claimed in  
30    claim 1 wherein each of the total amount paid in the past and the total amount  
31    payable in the future by the debtor to the creditor under the single financial  
32    account includes at least a principal amount and an interest amount.

1           14. The system for valuing a financial asset service agreement as  
2 claimed in claim 2 wherein each of the total amount paid in the past and the  
3 total amount payable in the future by the debtor to the creditor under the single  
4 financial account includes at least a principal amount and an interest amount.

5           15. The method for valuing financial asset services as claimed in  
6 claim 3 wherein each of the total amount paid in the past and the total amount  
7 payable in the future by the debtor to the creditor under the single financial  
8 account includes at least a principal amount and an interest amount.

9           16. The method for valuing a financial asset service agreement as  
10 claimed in claim 4 wherein each of the total amount paid in the past and the  
11 total amount payable in the future by the debtor to the creditor under the single  
12 financial account includes at least a principal amount and an interest amount.